

# Not yet Covered for 6 Times Base Annual Salary?

***Take the time to call Minnesota Life today!*** Perhaps you did not apply for the maximum amount of life insurance when you initially enrolled in the Group Universal Life (GUL) Insurance Program, underwritten by Minnesota Life or you recently experienced a life event such marriage and/or have had a child. You may still apply for a higher amount of life insurance coverage by simply providing Minnesota Life with evidence of insurability. Evidence of insurability is provided by completing a paper evidence of insurability form or even better, by using the online process! If you've ever ordered anything via the internet, you know how nice it is to get e-mail updates regarding the status of your order. Now as a State of Delaware employee, you can get that same type of update via e-mail when you provide Minnesota Life with proof of good health.

*Underwriting* is the procedure used by all insurance companies to process evidence of insurability information for issuing insurance. The rules for when underwriting is required have not changed in the State of Delaware's GUL program. Underwriting is still only required for coverage over the guaranteed issue amounts of four, five or six times your base annual salary up to a maximum of \$350,000 or if you apply for coverage after your initial eligibility period (1<sup>st</sup> of the month following 90 days of employment) expires. Underwriting is not required if you are applying for the guaranteed coverage amounts of one, two or three times your base annual salary up to a maximum of \$200,000 during your initial eligibility period or if you qualify for an increase in coverage due to a life event change.

When you enroll online at [www.lifebenefits.com](http://www.lifebenefits.com), you will be given the option, during your secure session, to receive underwriting e-mail status updates. If you complete a paper evidence of insurability form, you may contact Minnesota Life's Group Underwriting department at 1-800-872-2214 with your e-mail address to begin receiving status updates via e-mail. Many evidence of insurability applications receive a decision from Minnesota Life without requiring additional information. Sometimes a paramedical exam is required or Minnesota Life needs to get medical records from your health care provider(s). These events typically result in more time being required during the underwriting process as this information is gathered. E-mail status updates focus on providing you information about these two events.

If you receive an e-mail stating a paramedical exam is required, the notification will explain why the exam is being requested, so you know what to expect and that it will be performed by Portamedic, Minnesota Life's national paramedical provider. It will also include contact numbers if you have questions. Follow up e-mails will keep you informed so you know when Minnesota Life has received your exam results and what will happen next.

If you receive an e-mail indicating medical records are needed, the notification will explain what records have been requested by Examination Management Services Inc. (EMSI), Minnesota Life's national medical records provider. Follow up e-mails will keep you informed throughout the process so you know when Minnesota Life has received your records and what will happen next.

Minnesota Life will keep you informed about the status of your application throughout the underwriting process. Please note that you will continue to receive certain correspondence via regular mail. This is required in order to maintain confidentiality. The updates sent via e-mail will not contain any confidential information. If you do not elect to receive status updates via e-mail, Minnesota Life will keep you informed via regular mail so you are always aware of the status of your application.

Underwriting E-Mail Status Notification is another example of how Minnesota Life continues to strive to improve your experience as a customer. With Underwriting E-Mail Status Notifications, you as the applicant are able to receive more timely communication in a form that's easy to store and retrieve. No time is better than the present. Call Minnesota Life now!!!

Want more information or have questions? Contact Minnesota Life directly at 1-877-215-1489.